

## Information to identify the case:

Debtor 1:	<b>Alexander Stavitskie III</b>	Social Security number or ITIN:	xxx-xx-6340
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/12/17
Case number:	17-30733-MBK	Date case converted to chapter:	7 2/7/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alexander Stavitskie III	
2. All other names used in the last 8 years		
3. Address	149 First Avenue Toms River, NJ 08757	
4. Debtor's attorney Name and address	Lawrence W. Luttrell Law Offices of Lawrence W. Luttrell 2137 State Highway 35 Holmdel, NJ 07733	Contact phone 732-872-6900
5. Bankruptcy trustee Name and address	Barry Frost Barry W. Frost, Chapter 7 Trustee 3131 Princeton Pike Suite 110 Building 5 Lawrenceville, NJ 08648	Contact phone 609-890-1500

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 2/7/18
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856		
<b>7. Meeting of creditors</b>	<b>March 12, 2018 at 11:00 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>		<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/11/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>Deadline to object to exemptions:</b>		<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Alexander Stavitskie, III  
 Debtor

Case No. 17-30733-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

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 Total Noticed: 35

Date Rcvd: Feb 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2018.

db +Alexander Stavitskie, III, 149 First Avenue, Toms River, NJ 08757-4906  
 517118156 +Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 517290834 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200,  
 Charlotte, NC 28217-1930  
 517118160 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 517118161 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444  
 517206947 +Santander Bank, N.A., 601 Penn Street, MC 10-6438-FB7, Reading, PA 19601-3563  
 517118163 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 517195327 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,  
 Dallas, TX 75380-0849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: larry@lwlpc.com Feb 07 2018 22:55:53 Lawrence W. Luttrell,  
 Law Offices of Lawrence W. Luttrell, 2137 State Highway 35, Holmdel, NJ 07733  
 tr +EDI: BBWFROST.COM Feb 07 2018 22:23:00 Barry Frost, Barry W. Frost, Chapter 7 Trustee,  
 3131 Princeton Pike, Suite 110, Building 5, Lawrenceville, NJ 08648-2201  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 07 2018 22:56:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2018 22:56:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517251494 EDI: BECKLEE.COM Feb 07 2018 22:28:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517118150 +EDI: AMEREXPR.COM Feb 07 2018 22:28:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 517118151 +EDI: CHASE.COM Feb 07 2018 22:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517118154 +EDI: WFFC.COM Feb 07 2018 22:28:00 Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498  
 517118152 EDI: IRS.COM Feb 07 2018 22:28:00 Department of the Treasury, Internal Revenue Service,  
 Cincinnati, OH 45999-0030  
 517193569 EDI: JEFFERSONCAP.COM Feb 07 2018 22:23:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 517118155 EDI: JEFFERSONCAP.COM Feb 07 2018 22:23:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,  
 Saint Cloud, MN 56303  
 517118156 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Feb 07 2018 22:57:48  
 Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 517118157 +EDI: MID8.COM Feb 07 2018 22:28:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,  
 San Diego, CA 92193-9069  
 517262689 +EDI: MID8.COM Feb 07 2018 22:28:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517118159 EDI: PRA.COM Feb 07 2018 22:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 517190981 EDI: PRA.COM Feb 07 2018 22:28:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
 POB 41067, Norfolk VA 23541  
 517183193 EDI: PRA.COM Feb 07 2018 22:28:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
 POB 41067, Norfolk VA 23541  
 517118158 +E-mail/Text: Bankruptcy@pinnaclefcu.com Feb 07 2018 22:56:27 Pinnacle Fed Cr Un,  
 135 Raritan Center Pkwy, Edison, NJ 08837-3645  
 517306942 EDI: Q3G.COM Feb 07 2018 22:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 517120733 +EDI: RMSC.COM Feb 07 2018 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517118162 +EDI: RMSC.COM Feb 07 2018 22:28:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 517118164 EDI: TFSR.COM Feb 07 2018 22:23:00 Toyota Motor Credit Co, Toyota Financial Services,  
 Po Box 8026, Cedar Rapids, IA 52408  
 517168130 EDI: BL-TOYOTA.COM Feb 07 2018 22:28:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517118153 EDI: USBANKARS.COM Feb 07 2018 22:28:00 Elan Financial Service, Po Box 790084,  
 Saint Louis, MO 63179  
 517118165 +EDI: VERIZONEAST.COM Feb 07 2018 22:28:00 Verizon,  
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
 Weldon Springs, MO 63304-2225  
 517232645 +EDI: AIS.COM Feb 07 2018 22:28:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517238881 EDI: WFFC.COM Feb 07 2018 22:28:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 517118166 +EDI: WFFC.COM Feb 07 2018 22:28:00 Wffnb Dual L, Po Box 94498, Las Vegas, NV 89193-4498  
 TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 35

Date Rcvd: Feb 07, 2018

517151021\* IRS, POB 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lawrence W. Luttrell on behalf of Debtor Alexander Stavitskie, III larry@lwlpc.com,  
renee@lwlpc.com;bet@lwlpc.com  
Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6